

Information to identify the case:

Debtor 1	<u>Donell Jimon Anderson</u>	Social Security number or ITIN	xxx-xx-7063
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-14413-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donell Jimon Anderson

6/14/19

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donell Jimon Anderson
 Debtor

Case No. 19-14413-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 17

Date Rcvd: Jun 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2019.

db
 518064211 +Donell Jimon Anderson, 47 Mission Street, Montclair, NJ 07042-4517
 +Ally Financial, 200 Renaissance Center, Detroit, MI 48243, Capital One Bank,
 P. O. Box 30281, Salt Lake City, UT 84130-0281
 518063392 +Christiana Trust, c/o Pluese Becker & Saltzman, LLC, 20000 Horizon Way,, Ste 900,
 Mount Laurel, NJ 08054-4318
 518064213 +Christiana Trust, c/o Pluese Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900,
 Mount Laurel, NJ 08054, Reliant Capital Solutions, LLC, 670 Cross Pointe Road 08054-4318
 518063391 +Citibank, P.O. Box 6190, Sioux Falls, SD 57117-6190
 518261930 +Essex County Division of Housing, 50 South Clinton Street, Ste 4301,
 East Orange, NJ 07018-3120
 518261932 +Office of the Public Defender, 210 South Broad Street, Trenton, NJ 08608-2407
 518261931 +Physiologic Assessment Service, c/o Victor Brown, 16 W Quackenbush Avenue,
 Dumont, NJ 07628-3009
 518063393 +Reliant Capital Solutions, LLC, 670 Cross Pointe Road, Gahanna, OH 43230-6862
 518063395 +US Department of Education, 1760 Market Street, Philadelphia, PA 19103-4134

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 15 2019 00:09:36 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 15 2019 00:09:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518063389 +EDI: GMACFS.COM Jun 15 2019 03:48:00 Ally Financial, 200 Renaissance Center,
 Detroit, MI 48243-1300
 518063390 +EDI: CAPITALONE.COM Jun 15 2019 03:48:00 Capital One Bank, P. O. Box 30281,
 Salt Lake City, UT 84130-0281
 518064617 +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518063394 +EDI: RMSC.COM Jun 15 2019 03:48:00 Synchrony Bank/Amazon, P.O. Box 965015,
 Orlando, FL 32896-5015

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518064212* +Citibank, P.O. Box 6190, Sioux Falls, SD 57117-6190
 518064214* +US Department of Education, 1760 Market Street, Philadelphia, PA 19103-4134

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2019 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
 Denise E. Carlon on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Jamie B Goldman on behalf of Debtor Donell Jimon Anderson jamiegoldmanesq@gmail.com
 Kevin Gordon McDonald on behalf of Creditor Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5